

<i>SERFF Tracking Number:</i>	<i>AEGD-125606034</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Occidental Life Insurance Co.</i>	<i>State Tracking Number:</i>	<i>38667</i>
<i>Company Tracking Number:</i>	<i>08019 T-20</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>TOLIC 2007 Term Life ANB Policies</i>		
<i>Project Name/Number:</i>	<i>1-304 05-107 (T-20) Correction/08019</i>		

Filing at a Glance

Company: Transamerica Occidental Life Insurance Co.

Product Name: TOLIC 2007 Term Life ANB Policies SERFF Tr Num: AEGD-125606034 State: ArkansasLH

TOI: L04I Individual Life - Term SERFF Status: Closed State Tr Num: 38667
 Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium Co Tr Num: 08019 T-20 State Status: FEES PAID

Filing Type: Form Co Status: Reviewer(s): Linda Bird
 Author: Patricia Ray Disposition Date: 04/18/2008
 Date Submitted: 04/11/2008 Disposition Status: Approved

Implementation Date Requested: 04/14/2008

Implementation Date:

State Filing Description:

General Information

Project Name: 1-304 05-107 (T-20) Correction

Project Number: 08019

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/18/2008

State Status Changed: 04/11/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: Policy Form 1-304 05-107

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 04/07/2008

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Dear Reviewer,

We received approval for the above-captioned policy form from your Department on July 20, 2007, under State Tracking

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36329. We recently discovered two typographical errors on page 7 of the policy, under the Settlement Options provision.

Specifically, the originally filed form indicated that (1) under Option C we will not pay less than 2 ½% annual interest; and, (2) in the second paragraph that follows Option E we will not pay less than 3% annual interest for any unpaid balance we hold under Options A, B, or D.

The correct interest rate for both items indicated above is 1.5%, which is consistent with Table B on page 8 of the policy.

We have corrected the policy to reflect the 1.5% interest rate in the Settlement Option provision, and the revised page 7 for the policy is included in this submission. To confirm, no other changes have been made to the policy. The red-lined version of page 7 of the policy is included under the Supporting Documentation tab.

Please be advised that we have not sold this policy; it has not yet been released for sale.

We apologize for any inconvenience this may cause you. Thank you for your assistance with this matter.

Pat Ray
Contract Analyst

Company and Contact

Filing Contact Information

Pat Ray, Analyst Pat.Ray@Transamerica.com
1150 South Olive St (213) 741-6762 [Phone]
Los Angeles, CA 90015 (213) 741-5839[FAX]

Filing Company Information

Transamerica Occidental Life Insurance Co. CoCode: 67121 State of Domicile: Iowa
Contract Development T-03-06 Group Code: 185 Company Type:
1150 S. Olive Street

SERFF Tracking Number: *AEGD-125606034* *State:* *Arkansas*
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Los Angeles, CA 90015 Group Name: State ID Number:
(213) 742-2241 ext. [Phone] FEIN Number: 95-1060502

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	\$20 per submission for corrections to a previously approved form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Occidental Life Insurance Co.	\$20.00	04/11/2008	19478675

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/18/2008	04/18/2008

<i>SERFF Tracking Number:</i>	<i>AEGD-125606034</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 04/18/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Corrected Policy Page 7, in Redline Fashion		Yes
Form	Policy Form TS20NI Individual Life Insurance		Yes

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Project Name/Number: 1-304 05-107 (T-20) Correction/08019

Form Schedule

Lead Form Number: 1-304 05-107

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1-304 05-107	Policy/Cont	Policy Form TS20NI	Other	Other Explanation: Corrected page	53	1-304 05-107 (Page 7 Revised).pdf
		ract/Fratern	Individual Life				
		al	Insurance				
		Certificate					

When we receive a satisfactory written request, we will pay the death benefit according to one of these options:

Option A: Installments for a Guaranteed Period -- We will pay equal installments for a guaranteed period of from one to thirty years. Each installment will consist of part benefit and part interest. We will pay the installments monthly, quarterly, semi-annually or annually, as requested.

Option B: Installments for Life with a Guaranteed Period -- We will pay equal monthly installments as long as the payee is living, but we will not make payments for less than the guaranteed period the payee chooses. The guaranteed period may be either 10 years or 20 years. We will pay the installments monthly. See Table B.

Option C: Benefit Deposited with Interest -- We will hold the benefit on deposit. It will earn interest at the annual interest rate we are paying as of the date of death. We will not pay less than 1.5% annual interest. We will pay the earned interest monthly, quarterly, semi-annually or annually, as requested. The payee may withdraw part or all of the benefit and earned interest at any time.

Option D: Installments of a Selected Amount -- We will pay installments of a selected amount until we have paid the entire benefit and accumulated interest.

Option E: Annuity -- We will use the benefit as a single premium to buy an annuity. The annuity may be payable to one or two payees. It may be payable for life with or without a guaranteed period, as requested. The annuity payment will not be less than what our current annuity contracts are then paying.

The payee may arrange any other method of settlement as long as we agree to it. The payee must be an individual receiving payment in his or her own right. There must be at least \$10,000 available for any option and the amount of each installment to each payee must be at least \$100. If the benefit amount is not enough to meet these requirements, we will pay the benefit in a lump sum.

We will pay the first installment under any option as of the date of death. Any unpaid balance we hold under Options A, B, or D will earn interest at the rate we are paying at the time of settlement. We will not pay less than 1.5% annual interest. Any benefit we hold will be combined with our general assets.

If the payee does not live to receive all guaranteed payments under Options A, B, D or E or any amount deposited under Option C, plus any accumulated interest, we will pay the remaining benefit as scheduled to the payee's estate. The payee may name and change a successor payee for any amount we would otherwise pay the payee's estate.

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Rate Information

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Supporting Document Schedules

Review Status:

Bypassed -Name: Certification/Notice 04/11/2008
Bypass Reason: The required certifications are included in the original filing approved by your Department on 7/20/2007
Comments:

Review Status:

Bypassed -Name: Application 04/11/2008
Bypass Reason: A copy of the application is included in the original filing approved by your Department on 7/20/2007
Comments:

Review Status:

Bypassed -Name: Life & Annuity - Actuarial Memo 04/11/2008
Bypass Reason: The required actuarial memos are included in the original filing approved by your Department on 7/20/2007
Comments:

Review Status:

Satisfied -Name: Corrected Policy Page 7, in Redline Fashion 04/11/2008
Comments:
Corrected policy page 7, in redline fashion
Attachment:
1-304 05-107 (Pg 7 Rev) - Redline.pdf

When we receive a satisfactory written request, we will pay the death benefit according to one of these options:

Option A: Installments for a Guaranteed Period -- We will pay equal installments for a guaranteed period of from one to thirty years. Each installment will consist of part benefit and part interest. We will pay the installments monthly, quarterly, semi-annually or annually, as requested.

Option B: Installments for Life with a Guaranteed Period -- We will pay equal monthly installments as long as the payee is living, but we will not make payments for less than the guaranteed period the payee chooses. The guaranteed period may be either 10 years or 20 years. We will pay the installments monthly. See Table B.

Option C: Benefit Deposited with Interest -- We will hold the benefit on deposit. It will earn interest at the annual interest rate we are paying as of the date of death. We will not pay less than ~~2-1/2~~21.5% annual interest. We will pay the earned interest monthly, quarterly, semi-annually or annually, as requested. The payee may withdraw part or all of the benefit and earned interest at any time.

Option D: Installments of a Selected Amount -- We will pay installments of a selected amount until we have paid the entire benefit and accumulated interest.

Option E: Annuity -- We will use the benefit as a single premium to buy an annuity. The annuity may be payable to one or two payees. It may be payable for life with or without a guaranteed period, as requested. The annuity payment will not be less than what our current annuity contracts are then paying.

The payee may arrange any other method of settlement as long as we agree to it. The payee must be an individual receiving payment in his or her own right. There must be at least \$10,000 available for any option and the amount of each installment to each payee must be at least \$100. If the benefit amount is not enough to meet these requirements, we will pay the benefit in a lump sum.

We will pay the first installment under any option as of the date of death. Any unpaid balance we hold under Options A, B, or D will earn interest at the rate we are paying at the time of settlement. We will not pay less than 31.5% annual interest. Any benefit we hold will be combined with our general assets.

If the payee does not live to receive all guaranteed payments under Options A, B, D or E or any amount deposited under Option C, plus any accumulated interest, we will pay the remaining benefit as scheduled to the payee's estate. The payee may name and change a successor payee for any amount we would otherwise pay the payee's estate.